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(19) **United States**(12) **Patent Application Publication** (10) **Pub. No.: US 2002/0133412 A1**
(43) **Pub. Date: Sep. 19, 2002**(54) **SYSTEM FOR MANAGEMENT OF TRANSACTIONS ON NETWORKS**(76) Inventors: **DAVID M. OLIVER, (US);**
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(*) Notice: This is a publication of a continued prosecution application (CPA) filed under 37 CFR 1.53(d).

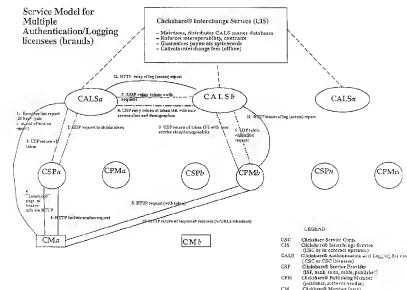
(21) Appl. No.: **09/036,236**(22) Filed: **Mar. 6, 1998****Related U.S. Application Data**

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Publication Classification(51) **Int. Cl.** **G06F 17/60**(52) **U.S. Cl.** **705/26**(57) **ABSTRACT**

A system for managing client accounts and controlling access to resources over data networks, said system comprising, a mechanism for sharing client information and charges among a plurality of service providers, a client who

is registered with one of the service providers (the "home provider") and is allowed to access the resources of the other service providers ("outside providers") that are part of the system, a settling means adapted to allow the system to settle accounts among service providers by charging the home provider for access by its clients to the resources of the outside providers, a payment means adapted to assure that the outside providers are then paid for that access through the system, a sharing means adapted to allow the system to allow the providers to share users without requiring an open account for each user at each provider, and a verification means adapted to allow each provider to determine if a particular client is a member of the system, verify that the client has authenticated at his home provider, and determine this client's access and service privileges and criteria. A method for managing client accounts and controlling access to resources over data networks, said method comprising, a method for sharing client information and charges among a plurality of service providers, a step which creates a client who is registered with one of the service providers (the "home provider") and is allowed to access the resources of the other service providers ("outside providers") that are part of the method, a settling step adapted to allow the method to settle accounts among service providers by charging the home provider for access by its clients to the resources of the outside providers, a payment step adapted to assure that the outside providers are then paid for that access through the method, a sharing step adapted to allow the method to allow the providers to share users without requiring an open account for each user at each provider, and a verification step adapted to allow each provider to determine if a particular client is a member of the method, verify that the client has authenticated at his home provider, and determine this client's access privileges and criteria.





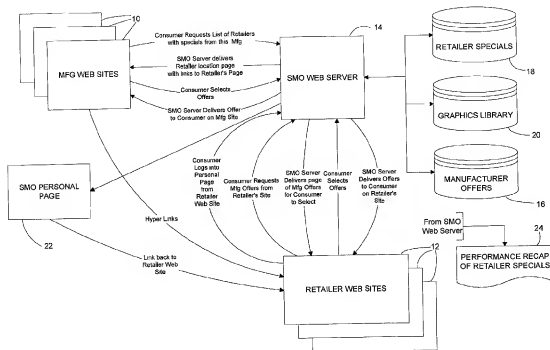
US 2003/0139969A1

(19) **United States**(12) **Patent Application Publication** (10) **Pub. No.: US 2003/0139969 A1**
(43) **Pub. Date: Jul. 24, 2003**(54) **SYSTEM AND METHOD FOR
DISTRIBUTING INFORMATION THROUGH
COOPERATIVE COMMUNICATION
NETWORK SITES**(76) Inventors: **MICHAEL C. SCROGGIE**, LAGUNA
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(21) Appl. No.: **08/873,974**(22) Filed: **Jun. 12, 1997****Publication Classification**(51) **Int. Cl.⁷ G06F 17/60**(52) **U.S. Cl. 705/26**(57) **ABSTRACT**

Information pertaining to products made by manufacturers and sold to consumers through retailers, is distributed to consumers through a communication network that connects consumer communication nodes to a cooperative network site having an accumulation of information about manufacturer product offers and retailer special deals. A consumer can obtain selected items of this information without knowledge of how to reach the cooperative network site, by simply logging in to a manufacturer network site or to a retailer network site. At a manufacturer site, the consumer can obtain a list of local retailers carrying the manufacturer offers and can then select from among the offers and receive complete details of the selected offers. At a retailer site, the consumer can obtain a list of manufacturer offers available at the retailer stores in the consumer's area, and can then select from among the available offers and receive their complete details. An additional feature of the invention makes use of a consumer "personal page," which is an individualized database in which consumer shopping preferences are defined, both by information that the consumer expressly provides and by the consumer's past shopping activity. Use of the personal page allows the consumer to receive product offers that are more targeted to the individual consumer, thus saving the consumer time and effort. Another embodiment of the invention provides for distribution of a product purchase incentive directly to the consumer in response to his or her selection of an advertising banner displayed on an independent commercial network site.





US006415263B1

(12) **United States Patent**
Doss(10) **Patent No.:** **US 6,415,263 B1**
(45) **Date of Patent:** **Jul. 2, 2002**(54) **SYSTEM AND METHODS FOR DETERMINING AND DISPLAYING PRODUCT PRICING**(75) Inventor: **Gary L. Doss**, Lawrenceville, GA (US)(73) Assignee: **NCR Corporation**, Dayton, OH (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **09/211,687**(22) Filed: **Dec. 14, 1998**(51) **Int. Cl.**⁷ **G06F 17/60**(52) **U.S. Cl.** **705/26; 705/16; 705/20; 707/10**(58) **Field of Search** **705/1, 16, 20, 705/26, 27; 707/10, 100**(56) **References Cited****U.S. PATENT DOCUMENTS**

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Primary Examiner—Edward R. Cosimano(74) *Attorney, Agent, or Firm*—Priest & Goldstein, PLLC(57) **ABSTRACT**

A system for determining and displaying product pricing for an item comprises a price checker object for gathering and assembling pricing information associated with the item. A store price object coupled to the price checker object provides an interface between the price checker object and an existing store database, and a price object coupled to the store price object holds data retrieved from the existing store database. A supplementary database coupled to the price checker object provides supplementary data associated with the item. Further, a formatter object coupled to the price checker object and the price object receives as an input the data contained in the price object and provides as an output a formatted output string.

14 Claims, 9 Drawing Sheets